



BCR Standard Fee Tariff for Self-Employed

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1. Current accounts	RON	FX
Opening	0	0
Active current account monthly administration	RON 20	RON 20
Special-purpose account monthly administration	Free of charge/RON 20 for accounts opened under the HORECA programme RON 10 for accounts opened under the programme related to the Government Emergency 130/2020	
Consignment account monthly administration	0	-
Client-requested account closure	0	0
Bank-requested account closure for failure of transaction conditions	RON 10	RON 10
Account statement issue at bank counters	every 30 days, 1 statement of account free of charge	
for the last 30 days	RON 2	RON 2
for a period > 30 days	RON 5	RON 5
duplicate, for the last 30 days	RON 5	RON 5
duplicate, for a period > 30 days	RON 10	RON 10
Provision of history of transactions via alternative channels (George, Alo 24 Banking BCR)	0	0
Statement of financials, at bank counters	RON 2	RON 2
Provision of information about accounts via alternative channels (George, Alo 24 Banking BCR)	0	0
Bank transactions via humanitarian/sponsorship accounts	0	0
On-demand issue of statement of account, other than current account, at bank counters (e.g.: term deposit/savings account, etc.)	0	0
Fee charged for the Bank to obtain online the Applicant's RECOM certificate	RON 40/query	

2. Cash transactions - Deposits	RON	FX
Coin deposits into account (amounts ≥ RON 10)	2%	-
Cash deposit into own accounts		
at BCR counters	1%, min. RON 30	2%, min. RON 30
via BCR Multipurpose Machines	0	-
Cash deposits into accounts of other clients		
≤ RON 1,500	RON 4	EUR 3
RON 1,500 - 20,000	RON 7	EUR 3
> RON 20,000	RON 10	EUR 3

3. Cash transactions - withdrawals	BCR counters	BCR and Erste Group ATMs		
		debit cards in RON	debit cards in EUR/USD	credit cards in RON/USD
Cash withdrawals from RON accounts	2.5%, min. RON 30	0.5%, min. RON 1	-	2%, min. RON 4.5
Cash withdrawals from FX accounts				
≤ EUR 100,000	2.5%, min. RON 30	-	1.75%, min. EUR 5	6%
> EUR 100,000	2.5%, min. RON 30	-	/1.75%, min. USD 5	
Exchanges between banknotes and coins in RON	1.8%	-	-	-
Conversions from one effective currency into another effective currency	3%, min. EUR 5	-	-	-

4. Bill payments	BCR counters	BCR ATM and BCR Multipurpose Machines
Bill payments to suppliers whom BCR have entered into bill collection agreements with, products with special pricing terms	According to the Agreement	0
Bill payments to suppliers whom BCR have not entered into bill collection agreements with, products with special pricing terms	1.5%, min. RON 5	0
Services requested to be provided by the bank for non-clients (collections of taxes and duties, tuition fees, transfer requests, bonds, subscriptions, membership fees, fines, fees for services, etc.) - FX	1%, min. EUR 5 max. EUR 1,500	-

5. Cashless transactions - receipts	BCR counters
Receipts via BCR	Fees for processing via settlement and clearing system
Return of a FX receipt already executed (to be deducted from the amount repayable to originator)	EUR 25
Receipts - collateral deposit accounts	free of charge
Receipts via electronic debit instruments*	0

*a fee for processing via clearing system for receipts based on debit instruments is added, i.e. RON 0.88

6.	Cashless transactions - payments	BCR counters	Alo 24 Banking BCR*	George**
Intra-bank payments in RON and FX				
		RON 30	RON 30	RON 2
Intra-bank payments via debit instruments				
	≤ RON 1,500	RON 3	0	0
	RON 1,500 - 20,000	RON 6	0	0
	> RON 20,000	RON 9	0	0
Intra-bank payments in RON				
	< RON 50,000 ***	RON 30	RON 30	RON 6
	≥ RON 50,000 ***	RON 30	RON 30	RON 12
	REGIS	RON 30	N/A	N/A
Instant interbank payments in RON ordered via George				
	< RON 50,000 ***			RON 6
Interbank payments via debit instruments:				
	≤ RON 1,500	RON 4	0	0
	RON 1,500 - 20,000 (included)	RON 7	0	0
	RON 20,000 - 50,000 (excluded)	RON 10	0	0
Payments in EUR to non-European Community countries/in other FX, regardless of country (non-SEPA)				
		0.20%, min. EUR 30, max. EUR 1,000 (included) EUR 1,000	0.10%, min. EUR 15, max. EUR 500	0.05%, min. EUR 7.5, max. EUR 250
Payments in EUR to European Community countries (SEPA)				
	< RON 50,000	RON 30	RON 30	RON 6
	≥ RON 50,000 ***	RON 30	RON 30	RON 12
Interbank payments in FX (OUR)				
	≤ EUR 12,500	EUR 15	EUR 7.5	EUR 3.75
	EUR 12,500 - 50,000	EUR 30	EUR 15	EUR 7.5
	> EUR 50,000	EUR 100	-	EUR 25
External payments in RON				
	to European Community countries	fee charged for interbank payments (in RON), depending on the band + REGIS fee	fee charged for interbank payments (in RON), depending on the band + REGIS fee	fee charged for interbank payments (in RON), depending on the band + REGIS fee
	to non-European Community countries	0.2%, min. EUR 30, max. EUR 1,000 + REGIS fee	0.1%, min. EUR 15, max. EUR 500 + REGIS fee	+0.05%, min. EUR 7.5, max. EUR 250 + REGIS
Modification/cancellation of a FX payment order already executed				
		FREE OF CHARGE*****	-	-
Enquiries on received payment orders - FX				
	≤ 100 EUR	0	-	-
	EUR 101 - 500	EUR 30	-	-
	> EUR 500	EUR 30 + SWIFT charges	-	-
Enquires on payment order execution				
	up to 6 months	EUR 30	-	-
	above 6 months	EUR 50	-	-

7.	Documentary payment orders	In FX
	Clearance	0.10%, min. EUR 40, max. EUR 750
	Issue	0.10%, min. EUR 40, max. EUR 750
	Processing modifications/reversals/enquiries	EUR 15
	Payment	0.15%, min EUR 50

*Alo 24 Banking BCR supports transactions up to the equivalent of EUR 50,000 per transaction

**George supports transactions up to the equivalent of EUR 100,000 per transaction

***an instant low-value fee is added for interbank payment processing via clearing system, i.e. RON 0.45

8. Cheque transactions

RON

Cheque validation	RON 10/validated cheque
Remittance of cheque, promissory note and bill of exchange bank collection	RON 1/document

9. Direct Debit/Standing Order - 100% discount *versus* standard payments

	RON			FX	
	≤ RON 1,500	RON 1,500 - 20,000	≥ RON 20,000	≤ EUR 12,500	> EUR 12,500
Intrabank Direct Debit					
Activation	0	0	0	0	0
Transfer	0	0	0	0	0
Modification	0	0	0	0	0
Cancellation	0	0	0	0	0
DDI* refused for lack of funds	0	0	0	0	0
Interbank Direct Debit					
Activation	0	0	0	-	-
Transfer	0	0	0	-	-
Modification	0	0	0	-	-
Cancellation	0	0	0	-	-
DDI* refused for lack of funds	FREE OF CHARGE	FREE OF CHARGE	FREE OF CHARGE	-	-
Intrabank Standing Order					
Activation	0	0	0	-	-
Transfer	0	0	0	-	-
Modification	0	0	0	-	-
Cancellation	0	0	0	-	-
Interbank Standing Order					
Activation	0	0	0	-	-
Transfer	0	0	0	-	-
Modification	0	0	0	-	-
Cancellation	0	0	0	-	-

*DDI - (account) Direct Debit Instruction

10. Debit cards in RON

Mastercard George Business* BCR MasterCard Business Gold BCR Visa Business** BCR MasterCard Business**

Initial issue	RON 15	RON 20	RON 15	RON 15
Renewal	RON 15	RON 20	RON 15	RON 15
Additional issue	RON 15	RON 20	RON 15	RON 15
Stolen/lost card block	0	0	0	0
Restoration of stolen/lost/damaged card/for name change/on demand	RON 15	RON 20	RON 15	RON 15
Client-requested PIN restoration	RON 5	RON 5	RON 5	RON 5
PIN change at ATM	0	0	0	0
Minimum amount for card account opening	0	0	0	0
Annual card maintenance	RON 40	RON 40	RON 40	RON 40
Card usage territory	domestic and international	domestic and international	domestic and international	domestic and international
Card courier-delivery fee	RON 10			

11. Domestic transactions

Use of BCR ATMs for cash	0.50%, min. RON 1/transaction			
Use of POSs at BCR counters for cash	0.50%, min. RON 5/transaction			
Use of ATM/POS of other banks for cash	1% + RON 5.50/transaction			
Balance enquiry at BCR ATMs	RON 0.20/transaction	RON 0.20/transaction	RON 0.20/transaction	RON 0.20/transaction
Transactions at merchants	0	0	0	0
Unjustified challenge of a transaction	RON 30	RON 30	RON 30	RON 30

12. International transactions

Use of Erste Group ATMs***	0.50%, min. RON 1/transaction	0.50%, min. RON 1/transaction	0.50%, min. RON 1/transaction	0.50%, min. RON 1/transaction
Use of ATM/POS of other banks for cash	1% + RON 5.5/transaction	1% + RON 5.5/transaction	1% + RON 5.5/transaction	1% + RON 5.5/transaction
Currency translation	2%	2%	2%	2%
Transactions at merchants	0	0	0	0
Unjustified challenge of a transaction	RON 30	RON 30	RON 30	RON 30

*This type of card will only be sold in the George For Your Business Account, with its respective discounts.

*This type of card may be included free of charge in the George For Your Business Account.

*** Austria, Croatia, Czechia, Hungary, Serbia, Slovakia, and Ukraine.

13. Debit cards in FX

	BCR Visa Business (USD)	BCR MasterCard Business (EUR)
Initial issue	USD 10	EUR 5
Renewal	USD 10	EUR 5
Additional issue	USD 10	EUR 5
Stolen/lost card block	0	0
Restoration of stolen/lost/damaged card/for name change/on demand	USD 10	EUR 10
Client-requested PIN restoration	USD 2	EUR 2
PIN change at ATM	0	0
Minimum amount for card account opening	0	0
Annual card maintenance	USD 30	EUR 30
Card usage territory	domestic and international	domestic and international
Card courier-delivery fee		RON 10

14. Domestic transactions

Use of BCR ATMs for cash	1.75%, min. USD 5/transaction	1.75%, min. EUR 5/transaction
Use of POSs at BCR counters for cash	not permitted operation/transaction	not permitted operation/transaction
Use of ATM/POS of other banks for cash	1.75%, min. USD 5/transaction	1.75%, min. EUR 5/transaction
Balance enquiry at BCR ATMs	USD 0.1	EUR 0.1
Currency translation	2%	2%
Transactions at merchants	0	0
Unjustified challenge of a transaction	USD 10	EUR 10

15. International transactions

Use of Erste Group ATMs* for cash	1.75%, min. USD 5/transaction	1.75%, min. EUR 5/transaction
Use of ATM/POS of other banks for cash	1.75%, min. USD 5/transaction	1.75%, min. EUR 5/transaction
Currency translation	2%	2%
Transactions at merchants	0	0
Unjustified challenge of a transaction	USD 10	EUR 10

*Austria, Croatia, Czech Republic, Hungary, Serbia, Slovakia and Ukraine.

16. Savings Products

	Term deposits		MAXICONT PFA BCR Savings Account	
	In RON	In FX	In RON	In EUR
Setup	0	0	0	0
Monthly administration	0	0	RON 4	EUR 1
Liquidation	0	0	0	0
Cash deposit	0	0	0	0
Cash withdrawals at BCR counters from RON accounts	2%, min. RON 15	-	2%, min. RON 15	-
Cash withdrawals at BCR counters from FX accounts				
≤ EUR 100,000	-	2%, min. RON 15	2%, min. RON 15	2%, min. RON 15
> EUR 100,000	-	2%, min. RON 15	2%, min. RON 15	2%, min. RON 15
Cash withdrawals at BCR counters from RON or FX accounts, related to deposits maturing in 12 months or longer, at or after the first maturity date	0	0	-	-

17. Collateral deposits

	Commission level
Opening of collateral deposit to secure debts/liabilities to third parties (e.g. performance bonds)	RON 50
Opening collateral deposit for administrator good performance opening	RON 15

18. Service for Transactions via BCE Alternative Channels

Communication of customized information	0
Use of the Service for Transactions via BCE Alternative Channels - George	RON 18/month
Activation of the extra option for 7-year transaction history in Internet Banking, Mobile Banking (George)	RON 12
Monthly fee for the Alert Service	free of charge
Text message (SMS) fee	RON 0.5/text message (SMS)
TOKEN consideration charged for device replacement	EUR 10

19. RoPay Service

Type of Fee*	Intrabank	INTERBANK
Fee on receipts via Cash Desk/POS/P2B Sticker	0.29%	0.39%
Fee on receipts via e-commerce	0.41%	0.51%
RoPay transaction refund	Free of charge	

*The fee is charged as a percentage from the transaction amount

20. Service Package - Self-Employed Clients

1.	George For Your Business Account (it includes the current account, the debit card and George Internet Banking Service)	it is automatically adjusted depending on the number and type of the transactions performed in the previous month additional discounts are applied depending on the intensity/complexity of the relation with the Bank, as follows:	
	Fees included in the administration fee of George For Your Business Package*		
	• current account administration fee included in the Package		
	• George Internet Banking Service maintenance fee		
	Business debit card		Free of charge
	Issue fee		
	Renewal fee		
1.1.	Annual maintenance fee		
	• Receipts via payment order, including IDEB - unlimited		
	• Electronic payments in RON, including IDEB (intrabank and interbank, in the territory Romania), initiated via the George Internet Banking Service - unlimited		Free of charge**
	• SEPA FX electronic payments initiated via the George Internet Banking Service - unlimited		Free of charge**
	Depending on the number of electronic payments made via the George Internet Banking Service*** in one month		
1.2.1.	Minimum	Maximum	Package standard administration fee
	0	5	RON 39
	6	9	RON 69
	10	19	RON 89
		Unlimited	RON 119
			Package administration fee with the maximum 50% discount, if all criteria under 1.2.2 are met
			RON 19.5
			RON 34.5
			RON 44.5
			RON 59.5
1.2.2.	Discounts applied to the Package standard administration fee at point 1.2.1.		Discount level
	• Is a self-employed client and also holds a Retail current account		25%
	• A minimum of RON 10,000 is transacted via BCR every month		25%
1.3.	For Self-Employed Persons incorporated not more than 11 months before the account opening application, the Package administration fee shall not be charged for a period of 12 months of the opening date of the George For Your Business Account.		
1.4.	For Self-Employed Persons who were active for longer than 12 months before to the account opening application, the Package administration fee shall not be charged for a period of 1 month of the opening date of the George For Your Business Account.		
2.	Self-Employed Current Account Packages (discontinued)	XPERT BCR	XPERT PLUS BCR
2.1.	Monthly administration of Product Package and attached services	RON 59	RON 59
3.	Current Account Packages (discontinued)	PFA STANDARD PACKAGE	PFA PLUS PACKAGE
3.1.	Monthly administration of Product Package and attached services	RON 59	RON 59
4.	The emergency fee charged is EUR 35 for FX payments, and 0.07%, but not more than RON 2,500, for RON payments ****		

*For the other banking transactions not listed above, the standard fee amounts under this tariff shall apply, as priced for the respective transactions/services

** Within the band corresponding to the Package administration fee according to point 1.2.1. The fee waiver shall not apply to the fees charged for processing via a settlement/clearing system

*** Electronic payments are defined as all payments made via the George Internet Banking Service: intrabank and interbank payments in the territory of Romania; direct debit and standing order payments; SEPA FX payments; and electronic payments made via debit instruments (IDEB)

****any fees potentially charged by external banks after or during the enquiry may be added

The fees related to transactions accepted by the bank, but not included in this Tariff, are lump-sum priced at RON 10 and, respectively, EUR 10, depending on their currency, except for those that provide for separate tariffs (which are available with any BCR branch).

N/A means that the fee concerned does not apply to that card.

NOTE: No fees under this Tariff include the fees for processing via a settlement/clearing system, corresponding banks, or postal charges.

For more information, please refer to the Relationship Manager in any BCR Branch or you may contact the **InfoBCR** service by phone or email (contact.center@bcr.ro).



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